



Minnesota  
Sept. 2, 1997

# Recovery Times

"People Helping People"



FEMA  
ISSUE 1



Photo by Thor Carlson/Monticello Times

A construction worker peels off pieces of sheetrock that were destroyed after the roof of a Monticello home was blown away by tornadoes and high winds.

## Victims of Recent Storms: Apply Now for Disaster Assistance

Home owners and businesses that suffered damage from violent weather and flooding this summer may be eligible for federal assistance under a new federal disaster declaration. This is the fourth federal disaster for the state.

Acting on a request from Gov. Arne H. Carlson, on Aug. 25 President Clinton declared seven counties a new federal disaster area. The declaration covers damage from severe storms, high winds, tornadoes and flooding that occurred from June 28 through July 27.

The presidential declaration clears the way for use of federal funds, in addition to state funds, in the affected counties: Anoka, Hennepin, Isanti, Kandiyohi, Ramsey, Sherburne and Wright.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Carlson said.

The state and federal aid that results from a presidential declaration is coordinated at the federal level by the **Federal Emergency Management**

**Agency (FEMA)** and can include grants to help pay for temporary housing, minor home repairs and other disaster-related expenses. Low-interest loans from the **Small Business Administration (SBA)** are also available to cover individual and business property losses that are not fully insured. See page 3 for a listing of available aid.

FEMA Director James Lee Witt urged those who suffered storm, tornado and flood damages, including people with insurance, to apply for assistance during the registration period.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But we'll do what we can to help them rebuild and recover."

Director Witt appointed Dan Bement to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Bement said. "We want them to know we are concerned, and we will be there to help them apply for aid."

## An Ounce of Prevention . . .

Digging out the mud and the muck from your basement is one thing after a flood. It is quite another to be driven from your home because your roof has been blown away or your walls have been destroyed by tornadoes and high winds.

Through prior experience, people in Minnesota have learned there are any number of low-cost common sense measures that can help reduce the problems these storms cause.

"A few dollars spent now can save thousands in the future," FEMA Federal Coordinating Officer Dan Bement said. "As part of the federal and state recovery efforts, we are working closely with community leaders to help people find the best ways to stay safe and protect their families from severe storms."

State Coordinating Officer James Franklin said some of the storm safety measures you can take can be as simple as using inexpensive metal connections to ensure your roof is connected to your walls and your walls attached to the foundation." (See article on page 5.)

Communities throughout the state have adopted building codes designed to promote storm and flood safety. Local building or planning officials also can suggest cost-effective ways to reduce future damage.

Homes that are severely damaged by tornadoes, high winds, severe storms and floods may be required to be reconstructed according to current standards. Check with your local building or planning officials before beginning major repairs to your home.

**Apply By Phone**  
**1-800-462-9029**  
(TTY: 1-800-462-7585)  
**Toll Free**



## *A Message from*

### **President Bill Clinton**

My heart goes out to all people in Minnesota who were affected by recent severe storms and flooding.

This has been an extremely difficult year for thousands of Minnesota residents, as you repair damaged homes, clean up debris and try to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from storms and floods is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Minnesota affected by the storms and flooding be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all the people of Minnesota impacted by the storms Godspeed in your recovery.



## *A Message from*

### **Governor Arne H. Carlson**

I am pleased that the White House again has responded positively to my request for help for Minnesotans hit hard by severe weather. The most recent presidential declaration marks the fourth federal disaster for Minnesota during 1997. It makes federal aid available to help Minnesota residents and business owners repair their property and replace losses stemming from severe weather and flooding that occurred in the state from late June through July 27.

Counties included in this disaster declaration are Anoka, Hennepin, Isanti, Kandiyohi, Ramsey, Sherburne and Wright. Federal aid also is available to assist local governments and community-based nonprofit organizations in the affected counties.

We will continue to work with FEMA to ensure that those who suffered losses will receive the help they so desperately need. Help is available in the form of temporary housing or housing repair, low-interest loans for home owners, renters and businesses and grants for individuals or families.

I urge all who were affected by these summer storms to take advantage of the help being offered. To find out what assistance you are eligible for under this declaration, call FEMA's toll-free application number at 1-800-462-9029. Despite the challenges we have faced this year, together we will rebuild our homes and communities.

## **Disaster Questions and Answers**

### **Q. What is the first step I should take to register for disaster assistance?**

A. Call the toll-free registration number **1-800-462-9029** (TTY **1-800-462-7585** for the speech- or hearing impaired). A Federal Emergency Management Agency (FEMA) representative will interview you and, based on the nature of your disaster-related needs, refer you to any number of federal, state or local sources of aid. If your home has been seriously damaged, FEMA will take your application for housing assistance over the phone.

### **Q. If I have insurance can I still get assistance?**

A. Many federal, state, local and volunteer agency programs may help you, but none of these will provide help for expenses covered by insurance. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

### **Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

### **Q. What happens after I apply?**

A. It depends on which sources of aid you have been referred to. In some cases, you will have to contact the agency directly. If you are applying for disaster housing assistance, a FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard from FEMA by then, call the **FEMA Helpline, 1-800-525-0321** (TTY **1-800-660-8005**).

### **Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

### **Q. What happens if I cannot afford a loan?**

A. Even if you believe you can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide assistance, insurance or help from other sources.

# Helping Minnesotans on the Road to Recovery

Individuals and business owners who suffered losses because of severe storms and flooding that occurred between June 28 and July 27 and are located in the declared counties may be eligible for assistance. Designated counties are: Anoka, Hennepin, Isanti, Kandiyohi, Ramsey, Sherburne and Wright.

## DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

## INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

## BUSINESS DISASTER LOANS

Businesses of all sizes and non-profit organizations may borrow up to \$1.5 million from the U.S. Small Business

Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## CONSUMER SERVICES

Assistance is available to file consumer complaints about disputable business practices and other problems. Call 1-800-657-3787.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

## SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds

## FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in

cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Minnesota Attorney General's Consumer Protection Office. Legal assistance and/or referrals may be available by calling the Minnesota Bar Association.

## INSURANCE INFORMATION

Assistance is available from the Minnesota Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

## VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

### You May Qualify For Tax Refunds

Tax refunds may be available for some victims of the storms that struck Minnesota from June 28 through July 27. According to the Internal Revenue Service, tax benefits are possible if you have uninsured or underinsured losses from the storm.

The IRS recommends that anyone who has questions about the benefits to which they may be entitled call their toll-free assistance number **1-800-829-1040 (TTY 1-800-829-4059)** for the speech- or hearing impaired).

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Minnesota Division of Emergency Management, with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

**Dan Bement**  
Federal Coordinating Officer

**James Franklin**  
State Coordinating Officer

**Morrie Goodman**, Director, FEMA  
Communications

**Vallee Bunting**, Director, FEMA  
Emergency Information and Media Affairs

**Barbara Yagerman**, Editor, FEMA  
Emergency Information and Media Affairs

**Aileen Cooper**, Managing Editor, FEMA  
Emergency Information and Media Affairs

Internet/WorldWideWeb <http://www.fema.gov>

DR 1187



## Rebuilding or Repairing? Proceed with Caution

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

To help the process go as smoothly as possible, follow these suggestions:

**Check the contractor's reputation.**

The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

**Ask for references.** Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

**Ask for proof of insurance.** Be sure the contractor has disability and workers' compensation insurance.

**Ask for a written estimate.** Make sure it includes everything you expect the contractor to do.

**Ask for a contract.** The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

**Ask for guarantees in writing.** If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

**Get a copy of the final, signed contract.** Once signed, the contract is binding upon both you and the contractor.

**Do not sign off before the job is finished.** Do not sign completion papers or make the final payment until the work is completed to your satisfaction.

**Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.**



Photo by Thor Carlson/Monticello Times

*Local residents dump tons of storm debris at the Wright County Compost Plant, which was reopened in July to process storm waste.*

## SBA low-interest loans to help you recover . . .

# Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses. SBA loans are offered to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable. SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters are eligible for loans to replace damaged personal property.

SBA analyzes the income and debts of a home owner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other as-

sets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses affected financially by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

**Make sure disaster aid goes  
to those who deserve it.**

**FEMA Fraud Hotline.**

**1-800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the FEMA Helpline 1-800-525-0321 (TTY: 1-800-660-8005).*

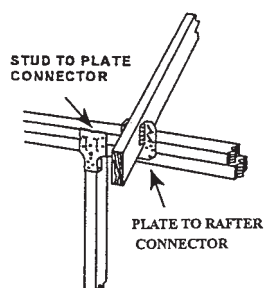
# Protect Your Home from Future Storm Damage



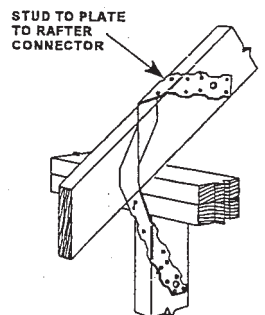
Photo by Thor Carlson/Monticello Times

*Monticello resident talks with contractor as pieces of her roof lie where wind tossed them.*

When high winds or tornadoes strike, the roof of your house is most vulnerable to



**FIGURE 1.** Connect the rafters to the top plate and connect the top plate to the wall studs using the proper connectors.



**FIGURE 2.** Connect the rafters to the top plate and to the studs using the proper connector.

damage. Proper roof construction is essential and a few dollars spent during repair or reconstruction can save thousands in future storm damage.

The connection between the roof and walls must be strong enough to resist the “uplift” effect of strong winds. Roof trusses or rafters should be properly tied to exterior walls with metal “hurricane” connectors or straps.

Use specially designed metal connections to attach the roof to wall plates, which are already well connected to wall studs (see Figure 1).

Or you may use metal strapping or connectors to tie the roof rafters to both the wall top plate and the wall studs (see Figure 2).

Special connectors also are available to attach a roof to a masonry wall.

Gable-end roofs are more susceptible to damage from high winds than hip or flat roofs. Bracing for trusses and rafters can add protection to your home.

In choosing the appropriate connectors for your walls, you can check with lumber supply outlets, your contractor or local building or planning officials.

## Ways to Reduce Flood Damage

When repairing or rebuilding your flood-damaged property, you can take steps to reduce future damage.

**Use Low-cost Measures:** Heating and hot-water systems can be elevated by using a masonry base at least 12 inches above the flood level. Electrical panels and utilities also should be relocated to an area above the flood level.

If the space is not high enough to allow elevation of the utility, move it to an upper floor or attic space.

Other measures include building a floodwall around basement windows to protect the basement from low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

**Elevate Your House:** Most houses can be elevated above the flood level. Your local building officials can determine safe flood-elevation heights (known as base flood elevations).

For this solution, the structure is raised so that the main living floor is above the base flood elevation and a new foundation is put under the existing structure. New stairs and landings then are built to provide access to the main floor.

**Relocate:** Moving your home and family to a safe location is the most permanent solution to protect yourself from the hazards of dangerous floodwaters.

## Protection Tips for Wind Storms

- Remove trees and things that could become potential wind-borne missiles from the area immediately surrounding your house.
- Secure sheds and other outbuildings either by constructing a permanent foundation or using straps or ground anchors.
- Reinforce double entry doors by adding a heavy-duty dead bolt or slide bolts at the top and bottom.
- Install shutters or plywood window covers
- Reinforce or replace garage doors.

# Time to Think about Flood Insurance



Photo by Gary Meyer/West Sherburne Tribune

*Workers pick up the pieces at Big Lake Lumber Co. in Sherburne County, which was heavily damaged by tornadoes and high winds.*

you select and the type of building you are insuring. Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Some people resist buying flood insurance in the faulty belief that, if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, 1-800-427-4661.

There is a 30-day waiting period before new policies take effect, so don't delay.

As many Minnesota residents found out in the aftermath of recent flooding, home owner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future losses.

Flood insurance backed by the federal government is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance

Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible

## Important Phone Numbers — *Clip and Save*

### Federal Agencies

FEMA Registration . . . . .	800-462-9029
TTY for hearing/speech-impaired . . . . .	800-462-7585
Disaster Information Helpline . . . . .	800-525-0321
TTY for hearing/speech-impaired . . . . .	800-660-8005
FEMA Fraud Detection . . . . .	800-323-8603
National Flood Insurance Program . . . . .	800-427-4661
Social Security Administration . . . . .	800-772-1213
U.S. Small Business Administration . . . . .	800-359-2227
Internal Revenue Service . . . . .	800-829-1040
TTY for hearing/speech-impaired . . . . .	800-829-4059
Housing and Urban Development Hotline . . . . .	800-669-9777
Department of Veterans Affairs . . . . .	800-827-1000

### State Agencies

Attorney General Consumer Division . . . . .	800-657-3787
Board of Electricity . . . . .	612-642-0800

### Board of Registration (Architecture,

Engineering, Land Surveying). . . . .	612-296-2388
Commerce . . . . .	612-296-4026
Economic Security . . . . .	612-296-3644
Flood Control Information	
Health . . . . .	800-369-7994
Natural Resources . . . . .	800-766-6000
Human Services . . . . .	612-296-6117
Public Service . . . . .	612-296-5120
Pollution Control Agency . . . . .	800-657-3864
Public Safety . . . . .	612-296-6642
Trade and Economic Development . . . . .	800-657-3858

### Volunteer Agencies

American Red Cross . . . . .	800-272-2684
Salvation Army . . . . .	800-SAL-ARMY